

H.W. Bush's special Committee on Mental Health in the late 1980s.

Corinne was an avid Red Sox fan and was very thankful that she lived to see the "Curse of the Bambino" broken. She was committed to her Catholic faith and was a daily communicant for years at Little Flower Roman Catholic Church in Bethesda, Maryland, as well as Notre Dame Roman Catholic Church and St. Joseph Roman Catholic Church, both in Pittsfield. In her younger years, she had a private pilot's license. But, most of all, Corinne loved to play cards on a daily basis while living with her daughter in Mill Valley. She enjoyed a last game with her children a few days before her death, which she won, decisively.

Corinne was a friendly and cheerful person who was loved by everyone who knew her. She had a remarkable and full life, and I extend my condolences to the family on her passing.

DEDICATION OF THE BRUCE W. CARTER DEPARTMENT OF VETERAN AFFAIRS MEDICAL CENTER IN MIAMI

HON. KENDRICK B. MEEK

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 6, 2009

Mr. MEEK of Florida. Madam Speaker, today I want to express my deep gratification and support as the Miami Veterans Affairs Medical Center dedicates their building to Pfc. Bruce W. Carter, USMC. Although we can never truly do enough to honor his sacrifice, Pfc. Bruce Carter, through the tireless efforts of his mother Georgi Carter Krell and so many others, will be remembered.

Pfc. Carter, a member of the 2nd Battalion 3rd Marines 3rd Marine Division, died in the Quang Tri Canyon Province in the Republic of Vietnam in 1969. His Medal of Honor Citation reads in part that "while pinned down by vicious crossfire, with complete disregard for his safety, he stood in full view of the North Vietnamese Army soldiers to deliver a devastating volume of fire at their positions. The accuracy and aggressiveness of his attack caused several enemy casualties and forced the remainder of the soldiers to retreat from the immediate area. Shouting directions to the marines around him, Pfc. Carter then commenced leading them from the path of the rapidly approaching brush fire when he observed a hostile grenade land between him and his companions. Fully aware of the probable consequences of his action but determined to protect the men following him, he unhesitatingly threw himself over the grenade, absorbing the full effects of its detonation with his body. Pfc. Carter's indomitable courage, inspiring initiative and selfless devotion to duty upheld the highest traditions of the Marine Corps and the U.S. Naval Service. He gallantly gave his life in the service of his country."

The citation speaks volumes. In this time when we have two wars ongoing, it is such a good reminder of the kind of person who serves this country and commits him or herself to the protection of others, even until death. I am sure that Georgi would be the first to say that although this Center is named for Pfc. Carter, it is a testament to the legacy of all of our brave veterans. In her work as President

of the Gold Star Mothers Inc, she knows better than most the toll that war can take on families and I also take this opportunity to thank her for her dedication and tireless work on behalf of our veterans.

SUPPORTING FINANCIAL LITERACY MONTH

HON. RUBÉN HINOJOSA

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 6, 2009

Mr. HINOJOSA. Mr. Speaker, personal financial management skills and lifelong habits begin to develop during childhood. As such, it is essential that we begin preparing our youth as early as possible on how to make informed financial choices, manage money, credit, debt, and risk and eventually become responsible workers, heads of households, investors, entrepreneurs, business leaders, and citizens.

We need to begin working closely with the Department of Education and states and localities to ensure that we begin the financial literacy learning process at least by the time a child enters Kindergarten.

Policy makers of both parties, at the local, state, and federal levels, recently have increased their focus on financial literacy and economic education issues because national surveys reveal troubling gaps in students' and the public's knowledge of these subjects. Economic competency and financial literacy skills are critical for individuals to make sound decisions regarding home ownership, savings, investment, credit and borrowing, and retirement planning. An educated and financially literate populace will strengthen the national economy, especially as individuals improve their own economic well-being.

Our government should lead by example. We should coordinate and communicate a unified message on financial literacy across this Nation. We should authorize and appropriate such funds as necessary to create a broad-based public awareness campaign comprised of a substantial mass-market, multimedia effort in support of a national financial literacy initiative on the scale of the "truth" campaign, developed through the Public Education Fund to discourage smoking among young people.

I believe that the National Endowment on Financial Education and several other financial literacy nonprofits and community based groups would agree with me. My proposed financial literacy initiative would be in addition to the one recommended in the Office of Housing Counseling legislation as introduced by my fellow Financial and Economic Literacy Caucus Co-Chair, colleague and friend, Congresswoman JUDY BIGGERT. I am a proud cosponsor of her legislation and am pleased that it was incorporated into H.R. 1728, the "Mortgage Reform and Anti-Predatory Lending Act."

In 2004, Congress passed a bill known as the FACT Act. One of the provisions in that Act required Treasury and a Financial Literacy Education Commission to create a national financial literacy campaign. They failed miserably, and, consequently, I think we need to revisit Title V of the FACT Act to alter the composition and contributions and goals of the Financial Literacy and Education Commission housed at Treasury once the Deputy Assistant Secretary for the Office of Financial Education is selected.

Mr. Speaker, some disturbing facts.

A 2008 survey of high school seniors conducted by the Jump\$tart Coalition for Personal Financial Literacy revealed that students in 2008 answered correctly only 48.3 percent of the survey's questions, a decline from those posted by students in 2006, who correctly answered 52.4 percent of the questions;

Eighty-four percent of undergraduates had at least one credit card in 2008, up from 76 percent in 2004, with the average number of cards increasing to 4.6 according to Sallie Mae's National Study of Usage Rates and Trends 2009 entitled "How Undergraduate Students Use Credit Cards";

Personal saving as a percentage of disposable personal income was 4.2 percent in February, compared with 4.4 percent in January, and up from a 12-month average of 1.7 percent in 2008, according to the Bureau of Economic Analysis;

The average baby boomer has only \$50,000 in savings apart from equity in their homes, according to the Federal Reserve Board's Survey of Consumer Finances for 2007; and,

Studies show that as many as 10,000,000 households in the United States are "unbanked" or are without access to mainstream financial products and services.

These statistics are alarming.

All of us here in Congress and across the United States need to take actions necessary to address and improve upon these startling facts. I am pleased to announce that I am a proud cosponsor of Congresswoman CAROLYN MALONEY's Credit Cardholders' Bill of Rights. I supported it in Committee and voted for it when it passed the House.

One other way of addressing these alarming statistics is by increasing the number of Members of Congress dedicated to the financial literacy cause. By joining the Financial and Economic Literacy Caucus my colleague and friend

Congresswoman JUDY BIGGERT and I co-founded in 2005 and currently co-chair, Members can take a giant step forward and help us find the ways and means to improve financial literacy across the United States for all individuals during all stages of life.

As members of the Caucus, my colleagues in the House can collaborate on events such as the National Consumer Protection Week Fair, America Saves Week, Financial Literacy Month, and the Financial Literacy Day Fair held every other year in the House of Representatives.

By joining the Caucus, Members can collaborate with us to increase funding for the Council for Economic Education's Excellence in Economic Education (EEE) program. Congress authorized the EEE as part of the No Child Left Behind Act "to promote economic and financial literacy of all students in kindergarten through grade 12." In 2004, the Department of Education selected from a competitive process the Council for Economic Education (formerly named the "National Council for Economic Education") to administer and implement the Excellence in Economic Education program authorized in the No Child Left Behind Act (P.L. 107-110), Subpart 13, Sections 5531-5537).

Educating students in grades K-12 is the best way to help them develop the knowledge and skills they will need for a lifetime of economic and financial decisions. The EEE program accomplishes this through sub-grants to

state and local educational organizations for activities that include distribution of curricular materials, replication of best practices and teacher training.

EEE is a targeted, demand-driven, grass-roots program. Three quarters of the funding goes directly to ongoing state and local economic education and financial literacy initiatives with proven track records. The program also requires a thorough review and assessment of the use and effectiveness of the sub-grants. Finally, federal resources are leveraged through the requirement that sub-grant recipients match EEE funds dollar-for-dollar.

Since that time: 48 states and the District of Columbia have been served by Excellence in Economic Education (EEE) sub-grants in project years 2004–08; 495 sub-grants were awarded in that time-frame; \$5,418,539 has been awarded to grass-roots organizations nationwide; over 1,500 copies the 2007 Survey of the States were distributed to individuals and agencies interested in improving economic and financial literacy.

During Financial Literacy Month 2009, the JumpStart Coalition for Personal Financial Literacy, Junior Achievement, and the Council for Economic Education hosted the Financial Literacy Day Fair on Capitol Hill in collaboration with myself and Congresswoman BIGGERT in our roles as co-chairs of the Caucus. Over 800 people attended this year's Financial Literacy Day Fair on April 30, 2009 in the Cannon Caucus Room, 345 Cannon, and more than 50 vendors participated presented their financial literacy pamphlets, brochures, DVDs, and more at the Fair. The youngest participant was an 11 week old baby girl named Juliana and a man in his late 80s/early 90s who has worked on Capitol Hill for quite some time.

Also during Financial Literacy Month 2009, bankers across the United States taught savings skills to young people on April 21, 2009, during Teach Children to Save Day. This Day was started by the American Bankers Association Education Foundation in April of 1997 and has now helped more than 72,000 bankers teach savings skills to nearly 3,200,000 young people.

Staff from America's credit unions made presentations to young people at local schools on financial topics such as student loans, balancing a checkbook, and auto loans during National Credit Union Youth Week, April 19–25, 2009;

More than 100 Federal agencies have collaborated on a website, www.consumer.gov, which helps consumers shop for a mortgage or auto loan, understand and reconcile credit card statements and utility bills, choose savings and retirement plans, compare health insurance policies, and understand their credit report and how it affects their ability to get credit and on what terms.

In my district, I've held four different financial literacy events at four different schools. I was able to host financial literacy programs at four different schools in the Beeville as well as the Edinburg area of my district. We provided financial literacy workshops to well over 400 high school students in three days. I hope to add even more events in my district during Financial Literacy Month 2010.

Mr. Speaker, there are hundreds of other financial literacy programs out there for us to tap and integrate into resolutions, legislation, authorizations and appropriations.

It is important that we support the goals and ideals of Financial Literacy Month, including

raising public awareness about financial education; recognize the importance of managing personal finances, increasing personal savings, and reducing personal debt in the United States; and, that the President, the Federal Government, States, localities, schools, non-profit organizations, businesses, and the people of the United States observe the month with appropriate programs and activities with the goal of increasing financial literacy rates for individuals of all ages and walks of life.

I am pleased to insert at the end of my remarks a Presidential Statement I received April 30, 2009 from President Barack Obama. In it, he states that he is "pleased to join all who are observing Financial Literacy Month." He goes on to state that "It is more important than ever to understand how to balance a checkbook, budget wisely, plan for retirement and avoid accumulating debts that could harm your financial future. A strong American economy depends on everyone . . . We must pass along such fundamental knowledge to our family and friends, because financial literacy empowers all of us."

I am personally thrilled that President Obama has issued this Financial Literacy Month Statement, and I look forward to working with him, his staff at the White House, staff at Treasury, and other federal agencies on financial literacy issues now and well into the future.

I am also inserting at the end of my remarks a list of the Members of Congress who are part of the Financial and Economic Literacy Caucus and have given permission that their names be listed publicly as members of the Caucus.

Together we can improve our economy. Together, we can re-establish our prominence in the global marketplace, and together we can work to ensure that the United States remains at the top of the global economy by teaching our youth as early as possible how to manage their finances.

We need to act soon. We need to act fast, and we need to act prudently and decisively. Si, Se Puede!

CURRENT LIST OF MEMBERS OF THE FINANCIAL AND ECONOMIC LITERACY CAUCUS WHO HAVE AGREED TO MAKE THEIR NAMES PUBLIC

Joe Baca, Melissa Bean, Judy Biggert, Brian Bilbray, Dennis Cardoza, William "Lacy" Clay, Emanuel Cleaver, Tom Cole, Jim Costa, and Joseph Crowley.

Elijah Cummings, Geoff Davis, Eliot Engel, Scott Garrett, Al Green, Jim Himes, Rubén Hinojosa, Eddie Bernice Johnson, Patrick Kennedy, Sheila Jackson-Lee, Carolyn McCarthy, Earl Pomeroy, and Loretta Sanchez.

THE WHITE HOUSE,
Washington, April 2009.

Sound financial planning and responsibility are essential to our families and our economy, and I am pleased to join all who are observing Financial Literacy Month.

It is more important than ever to understand how to balance a checkbook, budget wisely, plan for retirement, and avoid accumulating debts that could harm your financial future. A strong American economy depends on everyone—from individuals and homeowners, to investors and entrepreneurs—practicing financial responsibility. We must pass along such fundamental knowledge to our family and friends, because financial literacy empowers all of us.

The emphasis on financial literacy awareness and education must extend beyond

April. I hope the insights you have gained this month will continue to improve the quality of life for you, your family and community, and I wish you all the best.

BARACK OBAMA.

CONGRATULATING THE KEYSTONE ADVENTURE SCHOOL AND FARM FOR WINNING THE PRESIDENT'S ENVIRONMENTAL YOUTH AWARD

HON. MARY FALLIN

OF OKLAHOMA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 6, 2009

Ms. FALLIN. Madam Speaker, I would like to congratulate and commend the Keystone Adventure School and Farm in Edmond, Oklahoma, which is in my congressional district. Through a dedicated school-wide effort the Keystone Adventure School and Farm has been awarded the President's Environmental Youth Award.

These hardworking and committed students have created an environmentally sustainable project called the Kid's Café. This Café is run entirely by the students and involves growing their own fruits and vegetables, maintaining bees to pollinate plants and create honey, and numerous other environmentally friendly enterprises. Much of the money brought in from these endeavors is used to help less fortunate children in Thailand create their own green gardens to supplement their diet.

This student run Café enhances their educational experience at the Keystone Adventure School and Farm by exposing them to some of life's most important lessons and offering them a chance to help their community and the world.

Madam Speaker, I ask that my distinguished colleagues join me in recognizing the achievements of Keystone Adventure School and Farm. I believe that they have set an outstanding example for all of Oklahoma and the nation to follow.

RECOGNIZING THE 2009 RECIPIENTS OF THE MCGOWAN COURAGE AWARD

HON. JIM JORDAN

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 6, 2009

Mr. JORDAN of Ohio. Madam Speaker, seven high school students in my congressional district will be recognized on May 12 for their efforts to overcome physical, economic, and social adversities. I am pleased to join the Rotary Club of Mansfield in honoring the achievements of these McGowan Courage Award recipients:

Kelby Lunsford, Crestview High School—Kelby has worked through numerous autism-related difficulties stemming from his premature birth. His work ethic, determination, and passion for reading and historical studies are an inspiration to his parents, teachers, and fellow students.

Nathan Volz, Lexington High School—Faced at age 10 with the divorce of his parents, Nathan has long been tasked with helping to raise his younger brothers and assisting with